Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1-33. (canceled)

34. (previously presented) A method for electronically presenting bills, comprising:

storing a plurality of bills from a plurality of billers for a payor, each biller being

associated with at least one of a plurality of biller categories;

receiving, via a network, a request from a payor to view those of the stored plurality of

bills from billers associated with one of the plurality of biller categories; and,9

transmitting, via the network, only those bills from those billers associated with the one

biller category to the payor responsive to the request;

wherein at least one of the plurality of biller categories is established by the payor.

35. (canceled)

36. (previously presented) The method of claim 34, wherein the plurality of biller categories

includes a category corresponding to at least one of a credit card service and a utility service.

37. (previously presented) The method of claim 34, wherein each of the stored plurality of bills

is associated with one of a plurality of bill categories, further comprising:

receiving, via the network, a request from the payor to view those of the stored plurality

of bills associated with one of the plurality of bill categories; and

transmitting, via the network, only those bills associated with the one bill category to the

payor responsive to the request.

38. (previously presented) The method of claim 37, wherein the plurality of bill categories

includes a disputed bill category, a paid bill category, or an unpaid bill category.

39. (canceled)

40. (previously presented) The method of claim 34, wherein at least one of the plurality of

billers is associated with more than one of a plurality of biller categories.

41. (previously presented) The method of claim 34, further comprising:

receiving, via the network, a request from the payor to view those of the stored plurality

of bills from those of the plurality of billers that are unpaid and associated with one of the

plurality of biller categories; and

transmitting, via the network, those of the unpaid stored plurality of bills from those of

the plurality of billers associated with the one biller category to the payor responsive to the

request.

42. (previously presented) The method of claim 34, further comprising:

receiving, via the network, a request from the payor to view those of the stored plurality

of bills from those of the plurality of billers that are paid and associated with one of the plurality

of biller categories; and

transmitting, via the network, those of the paid stored plurality of bills from those of the

plurality of billers associated with the one biller category to the payor responsive to the request.

43. (previously presented) A system for electronically presenting bills, comprising:

a communications port configured to receive and transmit bill related information via a

network;

a memory configured to store a plurality of bills from a plurality of billers for a payor,

each biller associated with one of a plurality of biller categories; and

a processor in communication with the communications port and the memory and

configured to 1) receive, via the communications port, a request from the payor to view those of

the stored plurality of bills from billers associated with one of the plurality of biller categories,

and 2) cause the communications port to transmit only those bills from those billers associated

with the one biller category to the payor responsive to the request;

wherein at least one of the plurality of biller categories is established by the payor.

44. (canceled)   .

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45. (previously presented) The system of claim 43, wherein the plurality of biller categories

includes a category corresponding to at least one of a credit card service and a utility service.

46. (previously presented) The system of claim 43, wherein:

each of the stored plurality of bills is associated with a bill category; and

the processor is further configured to 1) receive, via the communications port, a request

from the payor to view those of the stored plurality of bills associated with one of the plurality of

bill categories, and 2) cause the communications port to transmit only those bills associated with

the one bill category to the payer responsive to the request.

47. (previously presented) The system of claim 46, wherein the plurality of biller categories

includes a disputed bill category, a paid bill category, or an unpaid bill category.

48. (canceled)

49. (previously presented) The system of claim 43, wherein at least one of the plurality of billers

is associated with more than one of the plurality of biller categories.

50. (previously presented) The system of claim 43, wherein the processor is further configured to

1) receive, via the communications port, a request from the payor to view those of the stored

plurality of bills from those of the plurality of billers that are unpaid and associated with one of

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the plurality of biller categories, and 2) cause the communications port to transmit those of the

unpaid stored plurality of bills from those of the plurality of billers associated with the one biller

category to the payor responsive to the request.

51. (previously presented) The system of claim 43, wherein the processor is further configured to

1) receive, via the communications port, a request from the payor to view those of the stored

plurality of bills from those of the plurality of billers that are paid and associated with one of the

plurality of biller categories, and 2) cause the communications port to transmit those of the paid

stored plurality of bills from those of the plurality of billers associated with the one biller

category to the payor responsive to the request.

52. (previously presented) A method for electronically presenting bills, comprising:

storing a plurality of bills from a plurality of billers for a payor, each biller being

associated with one of a plurality of biller categories;

receiving, via a network, a request from a payor to view those of the stored plurality of

bills from billers associated with one of the plurality of biller categories; and

transmitting, via the network, only those bills from those billers associated with the one

biller category to the payor responsive to the request;

wherein at least one of the plurality of biller categories identifies a type of good or service

provided by a biller.

53. (previously presented) The method of claim 52, wherein the plurality of biller categories includes a paid or unpaid bill category.

54. (previously presented). The method of claim 52, wherein the plurality of biller categories includes biller category defined by a payor.

55. (previously presented) The method of claim 52, wherein the plurality of biller categories includes a disputed bill category.

56. (new) The method of claim 41, further comprising:

receiving, via the network, a single payment request from the payor to pay at least two of the unpaid stored plurality of bills from those of the plurality of billers associated with the one biller category; and

processing the payment request.

57. (new) The method of claim 41, further comprising:

receiving, via the network, a payment request from the payor to pay one or more of the unpaid stored plurality of bills from those of the plurality of billers associated with the one biller category; and

processing the payment request.

58. (new) The system of claim 50, wherein the processor is further configured to 1) receive, via the communications port, a single payment request from the payor to pay at least two of the stored plurality of bills that are unpaid and associated with the one biller category, and 2) process the payment request.

59. (new) The system of claim 50, wherein the processor is further configured to 1) receive, via the communications port, a payment request from the payor to pay one or more of the stored plurality of bills that are unpaid and associated with the one biller category, and 2) process the payment request.

60. (new) A system comprising:

means for storing a plurality of bills from a plurality of billers for a payor, each biller being associated with at least one of a plurality of biller categories;

means for receiving, via a network, a request from a payor to view those of the stored plurality of bills from billers associated with one of the plurality of biller categories; and

means for transmitting, via the network, only those bills from those billers associated with the one biller category to the payor responsive to the request;

wherein at least one of the plurality of biller categories is established by the payor.